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|--|-------|---|----|--------------------------|------------------------|-----------------|
| Substitute for form 1449A&B/PTO                          |       |   |    | <b>Complete if Known</b> |                        |                 |
| <b>INFORMATION DISCLOSURE<br/>STATEMENT BY APPLICANT</b> |       |   |    | Application Number       | 10/076,036             |                 |
| (use as many sheets as necessary)                        |       |   |    | Filing Date              | February 13, 2002      |                 |
|  |       |   |    | First Named Inventor     | Mascavage et al.       |                 |
|  |       |   |    | Art Unit                 | 3628                   |                 |
|  |       |   |    | Examiner Name            | Sough, Hyung Sub       |                 |
| 1  | Sheet | 1 | of | 20                       | Attorney Docket Number | 020375-002100US |

**U.S. PATENT DOCUMENTS+**

| Examiner Initials* | Cite No. <sup>1</sup> | Document Number<br>Number Kind Code <sup>2</sup> (if known) | Publication Date<br>MM-DD-YYYY | Name of Patentee or<br>Applicant of Cited Document | Pages, Columns, Lines, Where<br>Relevant Passages or Relevant<br>Figures Appear |
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|                    |  |                 |         |
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| Examiner Signature |  | Date Considered | 2/16/07 |
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|                        | BQ                    | US-5,629,982  | 05-13-1997                     | Micall   |   |
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|                        | BS                    | US 5,649,117  | 07-15-1997                     | Landry   |   |
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|                        | BY                    | US-5,717,868  | 02-10-1998                     | James  |   |
|                        | BZ                    | US-5,721,768  | 02-24-1998                     | Stimson et al.                                     |   |
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|                        | CD                    | US-5,757,917  | 05-26-1998                     | Rose et al.  |   |
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|  |   |    |    | <i>Art Unit</i>             | 3628              |
|  |   |    |    | <i>Examiner Name</i>        | Sough, Hyung Sub  |
| Sheet  | 3 | of | 20 | Attorney Docket Number      | 020375-002100US   |

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|                        | DB                    | US-5,902,983  | 05-11-1999                     | Crevelt et al.                                     |   |
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|                               | FF                    | US-6,145,738  | 11-14-2000                     | Stinson et al.                                     |   |
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|                               | FJ                    | US-6,167,386  | 12-26-2000                     | Brown  |   |
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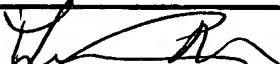
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|                        | GF                    | US-6,321,211       | 11-20-2001                     | Dodd   |   |
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|  |   |    |    | Art Unit                 | 3628              |
|  |   |    |    | Examiner Name            | Sough, Hyung Sub  |
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| <i>SM</i>                              | LT                    | WALKER, L. "Click a Card", The Washington Post, 16 December 1999, 3 pages.  |  |  |                       |
| <i>SM</i>                              | LU                    | Website "eCount" at <a href="http://www.ecount.com">http://www.ecount.com</a>   |  |  |                       |
| <i>SM</i>                              | LV                    | Website: "Billpoint" at <a href="http://www.billpoint.com">http://www.billpoint.com</a>   |  |  |                       |
| <i>SM</i>                              | LW                    | Website: "eMoneyMail" at <a href="http://www.emoneymail.com">http://www.emoneymail.com</a>  |  |  |                       |
| <i>SM</i>                              | LX                    | Website: "i-Eescrow" at <a href="http://www.iescrow.com">http://www.iescrow.com</a>   |  |  |                       |
| <i>SM</i>                              | LY                    | Website: "PayMe.com" at <a href="http://www.payme.com">http://www.payme.com</a>   |  |  |                       |
| <i>SM</i>                              | LZ                    | Website: "PayMyBills.com" at <a href="http://www.paymybills.com">http://www.paymybills.com</a>  |  |  |                       |

Examiner Signature

Date Considered

*4/16/07*

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| Substitute for form 1449A&B/PTO  |    |    |    | <b>Complete if Known</b>      |                   |
| <b>INFORMATION DISCLOSURE<br/>STATEMENT BY APPLICANT</b><br><i>(use as many sheets as necessary)</i> |    |    |    | <i>Application Number</i>     | 10/076,036        |
|  |    |    |    | <i>Filing Date</i>            | February 13, 2002 |
|  |    |    |    | <i>First Named Inventor</i>   | Mascavage et al.  |
|  |    |    |    | <i>Art Unit</i>               | 3628              |
|  |    |    |    | <i>Examiner Name</i>          | Sough, Hyung Sub  |
| Sheet  | 10 | of | 20 | <i>Attorney Docket Number</i> | 020375-002100US   |

| <b>NON PATENT LITERATURE DOCUMENTS</b> |                       |   |  |  |                |
|--|-----------------------|---|--|--|----------------|
| Examiner Initials *                    | Cite No. <sup>1</sup> | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. |  |  |                |
|  | MA                    | Website: "PayPal" at <a href="http://www.paypal.com">http://www.paypal.com</a>  |  |  | T <sup>2</sup> |
|  | MB                    | Website: "Tradesafe.com" at <a href="http://www.tradesafe.com">http://www.tradesafe.com</a>   |  |  |                |
| <i>JM</i>                              | MC                    | x.com, Do More with Your Money, downloaded from website <a href="http://www.x.com.">http://www.x.com.</a> , 02/07/2000, 5 pages.  |  |  |                |
|  | MD                    | <a href="http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=849995">http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=849995</a>   |  |  |                |
| <i>JM</i>                              | ME                    | Press Release: "Western Union Announces ATM Card Payout for Money Transfer Transactions"; 2001, URL: <a href="http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=849995">http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=849995</a>        |  |  |                |
| <i>JM</i>                              | MF                    | LEVIN, Gary; "Western Union not fading into sunset; new services are added as telegrams drop"; 1992, 2 pages.   |  |  |                |
| <i>JM</i>                              | MG                    | "Quick Collect"; Western Union Training Guide; 2004, 10 pages.  |  |  |                |
|  | MH                    | "Send your payment using Western Union Quick Collect"; 2 pages.   |  |  |                |
| <i>JM</i>                              | MI                    | "Purchasing American Airlines Tickets Just Got Easier"; 2005, 4 pages.  |  |  |                |
| <i>JM</i>                              | MJ                    | "Lan Airline Alliance Carriers and Western Union Offer Travelers Additional Payment Options"; 2005, 3 pages.  |  |  |                |
| <i>JM</i>                              | MK                    | "Quick Collect: Government/Child Support Agency Name, Training Guide; 2004, 7 pages.  |  |  |                |
|  | ML                    | "Western Union Quick Collect; 3 Easy Ways to Send a Payment: In Person, Online or by Phone!"; 2 pages.  |  |  |                |
|  | MM                    | "Western Union: Now, using our service is even more rewarding"; 1 page.   |  |  |                |
|  | MN                    | "To send a Quick Collect Payment"; sample form, 1 page.   |  |  |                |
|  | MO                    | "Western Union: Some QUICK FACTS about QUICK COLLECT"; 1 page.  |  |  |                |
|  | MP                    | "Quick Collect Sales Presentation"; 28 pages.   |  |  |                |

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| Sheet  | 11 | of | 20 | <i>Attorney Docket Number</i> | 020375-002100US   |

| <b>NON PATENT LITERATURE DOCUMENTS</b> |                       |   |  |  |                |
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|  | MQ                    | "Western Union Quick Collect"; 2 pages.   |  |  | T <sup>2</sup> |
| <i>YH</i>                              | MR                    | "Why Send Your Customers Across Town When You Can Send Them Next Door?"; 2005, 1 page.  |  |  |                |
|  | MS                    | "There's a lot to be said about the many advantages of the Quick Collect service. And look who's saying it"; 4 pages.   |  |  |                |
| <i>YH</i>                              | MT                    | "If you're not getting your payment with Quick Collect, chances are you're not getting it"; 2001, 2 pages.  |  |  |                |
| <i>YH</i>                              | MU                    | "Western Union: Ford Credit Phone Pay-How does it work?", 2001, 1 page.   |  |  |                |
| <i>YH</i>                              | MV                    | Western Union Quick Collect: The Fastest way to collect good funds"; 1999, 11 pages.  |  |  |                |
|  | MW                    | "Only Western Union"; 2 pages.  |  |  |                |
| <i>YH</i>                              | MX                    | "Announcing Quick Collect Online"; 2002, Western Union's Professional Collector, 3 pages.   |  |  |                |
| <i>YH</i>                              | MY                    | "When you're helping a customer make a crucial payment there's no room for guesswork"; 2002, Western Union's Professional Collector, 3 pages.   |  |  |                |
| <i>YH</i>                              | MZ                    | "Western Union Quick Collect: The most agents, the most locations, the most experienced"; 2000, 2 pages   |  |  |                |
| <i>YH</i>                              | NA                    | "It takes a certain person to make a good collector. But it takes a good manager to make a champion"; 2001, Western Union's Professional Collector, 3 pages.  |  |  |                |
| <i>YH</i>                              | NB                    | "Nationwide Credit Collectors Act Globally"; 2001, Western Union's Professional Collector, 3 pages.   |  |  |                |
| <i>YH</i>                              | NC                    | "Guess What? The check's not in the mail"; 2001, Western Union's Professional Collector, 3 pages.   |  |  |                |
| <i>YH</i>                              | ND                    | "Quick Cash and Quick Collect: Western Union's money-movers"; 1990, <u>Newsbrieft</u> , Vol. 2, No. 1, 3 pages.   |  |  |                |
| <i>YH</i>                              | NP                    | "You're sending more than a payment: Point-of-Sale & Merchandising Support Advertising Materials, 2 pages.  |  |  |                |
| <i>YH</i>                              | NF                    | "Company Profile: The Western Union Convenience Pay Service"; 2004, 4 pages.  |  |  |                |

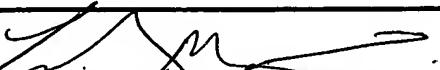
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| Examiner Signature | <i>Hyung Sub Sough</i> | Date Considered | <i>4/16/07</i> |
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|  |    |    |    | <i>First Named Inventor</i>   | Mascavage et al.  |
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|  |    |    |    | <i>Examiner Name</i>          | Sough, Hyung Sub  |
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| <b>NON PATENT LITERATURE DOCUMENTS</b> |                       |   |  |  |                |
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| <i>YH</i>                              | NG                    | "You're sending more than a payment: You're sending peace of mind"; 2004, 3 pages.  |  |  | T <sup>2</sup> |
|  | NH                    | "SBC Communications adds Western Union Locations for Walk-in Customer Bill Payments"; SBC News Release, 2 pages.  |  |  |                |
|  | NI                    | "Send Your Utility Bill Payment from Here!"; 3 pages.   |  |  |                |
| <i>YH</i>                              | NJ                    | "Rhode Island becomes first state to accept child support payments at Western Union: More than 50 Western Union Convenience Pay Agent Locations Offer New Level of Convenience to Rhode Island Residents Who Pay Child Support--"; 2002, 3 pages.               |  |  |                |
| <i>YH</i>                              | NK                    | "Rhode Island becomes first state to accept child support payments at Western Union: Government Payment Leader govONE Solutions Adds Walk-in to Full Suite of Payment Options"; 2002, 3 pages.  |  |  |                |
| <i>YH</i>                              | NL                    | "State of Hawaii to Accept Child Support Payments at Western Union"; 2004, 2 pages.   |  |  |                |
| <i>YH</i>                              | NM                    | "Annual Report of the President of the Western Union Telegraph Company"; 1873, pages 8-11.  |  |  |                |
| <i>YH</i>                              | NN                    | "First located example of a money transfer"; 8/25/1873, 1 page.   |  |  |                |
| <i>YH</i>                              | NO                    | "Annual Report of the President of the Western Union Telegraph Company"; 1874, pages 8-11.  |  |  |                |
| <i>YH</i>                              | NP                    | "The Western Union Telegraph Company: Rules for Money Transfer Service"; 1908, pages 3-25.  |  |  |                |
| <i>YH</i>                              | NQ                    | "The Western Union Telegraph Company: Delivery Department Instructions"; 1926, Commercial Bulletin No. 9-A, 2 pages.  |  |  |                |
| <i>YH</i>                              | NR                    | "The Western Union Telegraph Company: Instructions for Receiving Clerks"; 1929, Commercial Bulletin No. 37-A, 2 pages.  |  |  |                |
| <i>YH</i>                              | NS                    | "Annual Report of the Western Union Telegraph Company"; 1935, 2 pages.  |  |  |                |
| <i>YH</i>                              | NT                    | "Dots and Dashes"; 1935, Vol. 11, No. 9, 4 pages.   |  |  |                |
| <i>YH</i>                              | NU                    | "Annual Report of the Western Union Telegraph Company"; 1940, pages 9 and 22.   |  |  |                |
| <i>YH</i>                              | NV                    | "Annual Report of the Western Union Telegraph Company"; 1947, 2 pages.  |  |  |                |

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|                                 | NW                    | "Annual Report of the Western Union Telegraph Company"; 1949, 2 pages.  |  |  | T <sup>2</sup> |
|                                 | NX                    | "Annual Report of the Western Union Telegraph Company"; 1951, 2 pages.  |  |  |                |
|                                 | NY                    | "Annual Report of the Western Union Telegraph Company"; 1953, 2 pages.  |  |  |                |
|                                 | NZ                    | "Annual Report of the Western Union Telegraph Company"; 1954, 3 pages.  |  |  |                |
|                                 | OA                    | "Annual Report of the Western Union Telegraph Company"; 1973, 5 pages.  |  |  |                |
|                                 | OB                    | "Annual Report of the Western Union Telegraph Company"; 1974, 2 pages.  |  |  |                |
|                                 | OC                    | "Annual Report of the Western Union Telegraph Company"; 1978, 2 pages.  |  |  |                |
|                                 | OD                    | "Annual Report of the Western Union Telegraph Company"; 1981, 2 pages.  |  |  |                |
|                                 | OE                    | "Amex Money Order Dispenser"; 1990, The Nilson Report, 1 page.  |  |  |                |
|                                 | OF                    | "Quick Cash and Quick Collect: Western Union's money-movers"; 1990, Newsbriefs, Vol. 2, No. 1, 3 pages.   |  |  |                |
|                                 | OG                    | "Western Union's Would-Be Rival"; 1990, American Banker, 1 page.  |  |  |                |
|                                 | OH                    | "American Express in New Ad Drive"; 1990, American Banker, 1 page.  |  |  |                |
|                                 | OI                    | "American Express Unit Introduces State-Of-The-Art Automated Money Order Dispenser"; 1990, Tri-State Food News, 1 page.   |  |  |                |
|                                 | OJ                    | "Annual Report of the Western Union Corporation"; 1990, 4 pages.  |  |  |                |
|                                 | OK                    | "Collection by Money Transfer: MoneyGram Service Removes Time-Consuming Steps to Commercial Collections"; 1990, Collector, page 36.   |  |  |                |
|                                 | OL                    | "Amex tests Moneygram"; 1990, Adnews, 1 page.   |  |  |                |

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| <i>YH</i>                              | OM                    | "Amex aims expansion strategy at local currency exchanges"; 1990, Crain's Chicago Business, 1 page.  |  |  |  |                |
|  | ON                    | "Sending Cash in a Flash"; 1990, Travel & Leisure, page 42.  |  |  |  |                |
|  | OO                    | "....And a Nine-Second Money Order Dispenser"; 1991, Post-News, Vol. 17, No. 1, 1 page.  |  |  |  |                |
|  | OP                    | "Money-wire giants battle for business: Currency exchanges wooed"; 1991, Chicago Sun Times, 2 pages.   |  |  |  |                |
|  | OQ                    | "Sending Cash in a Flash: There are more ways to do it than you might think"; 1991, 2 pages.   |  |  |  |                |
|  | OR                    | "Loved one stranded? Send Cash"; 1991, Akron Beacon Journal, 2 pages.  |  |  |  |                |
|  | OS                    | "Common Values: Uncommon Opportunities"; 1995, First Data Corporation Annual Report, 2 pages.  |  |  |  |                |
|  | OT                    | "Behind the Scenes of Life"; 1996, First Data Corporation Annual Report, 3 pages.  |  |  |  |                |
|  | OU                    | "First Data InfoSource Offers Database Analysis with DecisionScope"; 1996, First Data Corporation News Release, 2 pages.   |  |  |  |                |
|  | OV                    | "First Data and Netscape Offering Internet Payment Processing Service"; 1996, First Data Corporation News Release, 3 pages.  |  |  |  |                |
|  | OW                    | "CES/NaBANCO Introduces Stored Value Card Technology: Blockbuster Video is First Merchant Partner"; 1996, First Data Corporation News Release, 3 pages.  |  |  |  |                |
|  | OX                    | "First Data to Offer Card Profitability Software from HNC: Distribution Agreement Poised to Repeat Falcon Success"; 1996, HNC Software, Inc. News Release, 3 pages.  |  |  |  |                |
|  | OY                    | "VIPS Introduces MCSOURCE to Managed Healthcare Industry"; 1996, VIPS Healthcare Information Systems News Release, 2 pages.  |  |  |  |                |
|  | OZ                    | "Leading Provider of Transaction Card Processing Selects Connect OneServer Software as a Solution for Advanced Internet Merchant Services: First Data Chooses OneServer as an Application to Deliver the Internet to Banks and Merchants"; 1996, press Release, 4 pages. |  |  |  |                |
| <i>V</i>                               | PA                    | "Netscape Announces Netscape Livepayment to Facilitate Internet Commerce"; 1996, Netscape News Release, 4 pages.   |  |  |  |                |
|  | PB                    | "Strean, LiteNet, BBN, and KPMG Announce Industry-Wide Initiative to Enable Wide-Scale Software Electronic Commerce"; 1996, News Release, 6 pages.   |  |  |  |                |

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| <i>YH</i>                              | PC                    | "First Data and Netscape Announce Program to Help Businesses Establish Payment-Enabled Web Sites"; 1996, First Data Corporation News Release, 5 pages.  |  |  | T <sup>2</sup> |
| <i>YH</i>                              | PD                    | "FDR to Offer HNC Software's Real-Time Fraud Detection: New distribution Agreement to Benefit Card Banks"; 1996, First Data Resources News Release, 3 pages.  |  |  |                |
| <i>YH</i>                              | PE                    | "First Data Aligns with CyberCash to Offer New Electronic Coin Service"; 1996, First Data Corporation News Release, 3 pages.  |  |  |                |
| <i>YH</i>                              | PF                    | "First Data, First USA Paymentech, GE Capital Invest In First Virtual Holdings"; 1996, First Virtual Holdings Corporation News Release, 3 pages.  |  |  |                |
| <i>Z</i>                               | PG                    | "Annual Report of First Data Corporation"; 1998, 3 pages.   |  |  |                |
| <i>Z</i>                               | PH                    | "Annual Report of First Data Corporation"; 1999, 2 pages.   |  |  |                |
| <i>Z</i>                               | PI                    | "American Express Introduces Automated Money Order Dispenser"; 1991, Professional Check Casher, 1 page.   |  |  |                |
| <i>Z</i>                               | PJ                    | "Western Union Payment Services, Bidpay and Quick Collect, Online Bill Payment, Online Auction Payments"; <a href="http://www.westernunion.com/info/esComparePayment.asp">http://www.westernunion.com/info/esComparePayment.asp</a> , 2 pages.                  |  |  |                |
| <i>Z</i>                               | PK                    | "About Western Union: Company History"; <a href="http://www.payment-solutions.com/history.html">http://www.payment-solutions.com/history.html</a> , 2 pages.  |  |  |                |
| <i>Z</i>                               | PL                    | "Western Union Money Transfer Services, Send Money Online, Money Orders, Send Telegrams"; <a href="http://www.westernunion.com/info/esCompareMoneyMessage.asp">http://www.westernunion.com/info/esCompareMoneyMessage.asp</a> , 2 pages.                        |  |  |                |
| <i>Z</i>                               | PM                    | "Quick Pay: The Convenient and reliable way to receive payments from customers worldwide"; <a href="http://www.payment-solutions.com/quickpay.html">http://www.payment-solutions.com/quickpay.html</a> , 3 pages.   |  |  |                |
| <i>Z</i>                               | PN                    | "Quick Cash: A safe and reliable way to send funds around the world"; <a href="http://www.payment-solutions.com/quickcash.html">http://www.payment-solutions.com/quickcash.html</a> , 1 page.   |  |  |                |
| <i>Z</i>                               | PO                    | "Signature Services: Helping financial institutions send funds faster"; <a href="http://www.payment-solutions.com/signature.html">http://www.payment-solutions.com/signature.html</a> , 1 page.   |  |  |                |
| <i>YH</i>                              | PP                    | "American Express Money Orders, Travelers Cheques Now on Sale"; 1936, Dots and Dashes, 2 pages.   |  |  |                |
| <i>YH</i>                              | PQ                    | List of Prepaid Services; <a href="http://www.westernunion.com/info/osComparePrePaid.asp">http://www.westernunion.com/info/osComparePrePaid.asp</a> , 1 page.   |  |  |                |
| <i>YH</i>                              | PR                    | "Get your Collect Card"; 1939, Dots and Dashes, 2 pages.  |  |  |                |

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| Examiner Signature | <i>YH</i> | Date Considered | <i>11/16/07</i> |
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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| Substitute for form 1449A&B/PTO                          |    |    |    | <b><i>Complete if Known</i></b> |                   |
| <b>INFORMATION DISCLOSURE<br/>STATEMENT BY APPLICANT</b> |    |    |    | Application Number              | 10/076,036        |
| (use as many sheets as necessary)                        |    |    |    | Filing Date                     | February 13, 2002 |
|  |    |    |    | First Named Inventor            | Mascavage et al.  |
|  |    |    |    | Art Unit                        | 3628              |
|  |    |    |    | Examiner Name                   | Sough, Hyung Sub  |
| Sheet  | 16 | of | 20 | Attorney Docket Number          | 020375-002100US   |

| <b>NON PATENT LITERATURE DOCUMENTS</b> |                       |   |  |  |  |                |
|--|-----------------------|---|--|--|--|----------------|
| Examiner Initials *                    | Cite No. <sup>1</sup> | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. |  |  |  | T <sup>2</sup> |
|  | PS                    | Picture of Bill payment form or advertisement, 1 page.  |  |  |  |                |
| <i>Hy</i>                              | PT                    | "NTS Completes Merger with EDS Fleet Services; New First Data Unit Sets Sights on New Markets"; 1996, NTS Press Release, 3 pages.   |  |  |  |                |
| <i>Hy</i>                              | PU                    | Transfers require ID made by telephaph; 1895, Tariff Book, 4 pages.   |  |  |  |                |
|  | PV                    | American Greeting Cards Click-Through; 38 pages.  |  |  |  |                |
| <i>Hy</i>                              | PW                    | "MoneyZap.com Greeting Card Process Flow"; 2000, 2 pages.   |  |  |  |                |
|  | PX                    | "Western Union/Money Zap: Send and receive money easily over the internet"; <a href="http://www.moneyzap.com/main.asp">http://www.moneyzap.com/main.asp</a> , 23 pages.   |  |  |  |                |
|  | PY                    | "Western Union Gift Greetings"; 6 pages.  |  |  |  |                |
|  | PZ                    | "PayPal: The way to send and receive money online"; 4 pages.  |  |  |  |                |
| <i>Hy</i>                              | QA                    | "Aeromexico and Western Union Partner to Offer a Cash Payment Option for Booking Airline Tickets"; 2004, Press Release, 2 pages.  |  |  |  |                |
| <i>Hy</i>                              | QB                    | "Western Union and Continental Airlines Introduce New Quick and Easy Cash Payment Option When Booking Flights"; 2004, Press Release, 4 pages.   |  |  |  |                |
| <i>Hy</i>                              | QC                    | "Purchasing American Airlines Tickets Just Got Easier"; 2004, Press Release, 4 pages.   |  |  |  |                |
| <i>Hy</i>                              | QD                    | "LAN Airline Alliance Carriers and Western Union offer Travellers Additional Payment Options"; 2005, Press Release, 3 pages.  |  |  |  |                |
| <i>Hy</i>                              | QE                    | "Western Union Financial Services, Inc.: Benefits Quick Cash Agreement and Disclosure Statement"; 1998, 2 pages.  |  |  |  |                |
| <i>Hy</i>                              | QF                    | "Western Union Financial Services, Inc.: Cash Card Agreement and Disclosure Statement"; 1998, 2 pages.  |  |  |  |                |
|  | QG                    | "Federal Benefits Checks are Going Away-Don't Let Your Customers Go with Them: Announcing the Western Union Benefits Quick Cash Program"; 4 pages.  |  |  |  |                |
| <i>Hy</i>                              | QH                    | "Introducing the Western Union Cash Card Program"; 1998, 2 pages.   |  |  |  |                |

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| Examiner Signature | <i>Hy</i> | Date Considered | 11/16/07 |
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<sup>2</sup>Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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| Substitute for form 1449A&B/PTO                      |    |    |                        |
| <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> |    |    |                        |
| (use as many sheets as necessary)                    |    |    |                        |
| Sheet  | 17 | of | 20                     |
|  |    |    | Attorney Docket Number |
|  |    |    | 020375-002100US        |

| NON PATENT LITERATURE DOCUMENTS |                       |  |                   |  |
|---------------------------------|-----------------------|--|-------------------|--|
| Examiner Initials *             | Cite No. <sup>1</sup> | Complete if Known  |                   |  |
|                                 |                       | Application Number   | 10/076,036        |  |
|                                 |                       | Filing Date  | February 13, 2002 |  |
|                                 |                       | First Named Inventor   | Mascavage et al.  |  |
|                                 |                       | Art Unit   | 3628              |  |
|                                 |                       | Examiner Name  | Sough, Hyung Sub  |  |
|                                 |                       | Attorney Docket Number   | 020375-002100US   |  |
|                                 |                       | T <sup>2</sup>   |                   |  |
| <i>hs</i>                       | QI                    | "Western Union Creates Phone Card with BLT Technologies"; 1997, PR Newswire Association, 2 pages.  |                   |  |
| <i>hs</i>                       | QJ                    | "AT&T Wireless to Offer Western Union SwiftPay as Replenishment Option for AT&T Free2Go Wireless Prepaid Customers"; 2001, PR Newswire Association, 2 pages.   |                   |  |
| <i>hs</i>                       | QK                    | "New Western Union SwiftPay Service Continues Expansion of Consumer-to-Business Payment Options"; 1999, PR Newswire Association, 2 pages.  |                   |  |
| <i>hs</i>                       | QL                    | "Western Union SwiftPay Selected by SHEAKLEY UNISERVICE to Complete W-2 Reprint Transactions"; 2000, PR Newswire Association, 2 pages.   |                   |  |
| <i>hs</i>                       | QM                    | "Rhode Island becomes First State to Accept Child Support Payments at Western Union: More than 50 Western Union Convenience Pay Agent Locations Offer New Level of Convenience to Rhode Island Residents Who Pay Child Support"; 2002, Press Release, 3 pages. |                   |  |
| <i>hs</i>                       | QN                    | "Rhode Island becomes First State to Accept Child Support Payments at Western Union: Government Payment Leader govONE Solutions Adds Walk-in to Full Suite of Payment Options"; 2002, Press Release, 3 pages.  |                   |  |
| <i>hs</i>                       | QO                    | "SBC Communications Adds Western Union Locations for Walk-In Customer Bill Payments"; 2005, Press Release, 2 pages.  |                   |  |
| <i>hs</i>                       | QP                    | "Western Union Money Orders More Popular Than Ever"; 1942, Dots and Dashes, Vol. 18, No. 3, 2 pages.   |                   |  |
| <i>hs</i>                       | QQ                    | "Refund of Money Transfers"; 1913, Journal of the Telegraph, 2 pages.  |                   |  |
| <i>hs</i>                       | QR                    | Western Union Credit Card; 1915, 4 pages.  |                   |  |
| <i>hs</i>                       | QS                    | How money by phone was paid: Money Transfer Service Book of Rules and List of Offices; 1926, Western Union Telegraph Company, 3 pages.   |                   |  |
|                                 | QT                    | Pilgrims Started Thanksgiving Custom; Dots and Dashes, Vol. 4, No. 11, 2 pages.  |                   |  |
| <i>hs</i>                       | QU                    | "The Yellow Blank is Correct for every social need"; 1930, Western Union Booklet, 2 pages.   |                   |  |
| <i>hs</i>                       | QV                    | Last of the Pony Express Riders Tells His Story"; 1932, Dots and Dashes, Vol. 8, No. 10, 2 pages.  |                   |  |
| <i>hs</i>                       | QW                    | "Nation Receives Time Over Western Union Network"; 1931, Dots and Dashes, Vol. 7, No. 5, 2 pages.  |                   |  |
| <i>hs</i>                       | QX                    | "Collect your delinquent accounts by Telegraph"; 1933, Form 1229-A, 1 page.  |                   |  |

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| Examiner Signature | <i>hs</i> | Date Considered | 11/16/07 |
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<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language translation is attached.

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| Substitute for form 1449A&B/PTO                          |    |    |    | <b>Complete if Known</b>      |                   |
| <b>INFORMATION DISCLOSURE<br/>STATEMENT BY APPLICANT</b> |    |    |    | <i>Application Number</i>     | 10/076,036        |
| (use as many sheets as necessary)                        |    |    |    | <i>Filing Date</i>            | February 13, 2002 |
|  |    |    |    | <i>First Named Inventor</i>   | Mascavage et al.  |
|  |    |    |    | <i>Art Unit</i>               | 3628              |
|  |    |    |    | <i>Examiner Name</i>          | Sough, Hyung Sub  |
| Sheet  | 18 | of | 20 | <i>Attorney Docket Number</i> | 020375-002100US   |

| <b>NON PATENT LITERATURE DOCUMENTS</b> |                       |   |  |  |                |
|--|-----------------------|---|--|--|----------------|
| Examiner Initials                      | Cite No. <sup>1</sup> | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. |  |  |                |
| <i>Hy</i>                              | QY                    | "Reynolds Arcade was Western Union Birthplace"; 1933, Dots and Dashes, Vol. 9, No. 8, 2 pages.  |  |  | T <sup>2</sup> |
| <i>Hy</i>                              | QZ                    | "Messenger Work Full of Adventure, Excitement"; 1933, Dots and Dashes, Vol. 9, No. 11, 2 pages.   |  |  |                |
| <i>Hy</i>                              | RA                    | Shopping Order service and gift service; 1934, Western Union Telegraph Company, Money Order Book, 6 pages.  |  |  |                |
| <i>Hy</i>                              | RB                    | Money Orders by Phone; 1935, Fortune Magazine, 3 pages.   |  |  |                |
| <i>Hy</i>                              | RC                    | "The Yellow Blank: When, Why, How to Use It"; 1934, 5 pages.  |  |  |                |
| <i>Hy</i>                              | RD                    | Money Order with confirmation; 1948, 1 page.  |  |  |                |
| <i>Hy</i>                              | RE                    | "Western Union Products and Services: a brief description"; 1960, 22 pages.   |  |  |                |
| <i>Hy</i>                              | RF                    | Survey of services; 1960, pages 2-31.   |  |  |                |
| <i>Hy</i>                              | RG                    | Western Union News Supplement: Automatic travelers checks using Western Union; 1975, 2 pages.   |  |  |                |
| <i>Hy</i>                              | RH                    | Western Union New Supplement: Money Orders delivery through Mailgram; 1975, 2 pages.  |  |  |                |
|  | RI                    | Candygram payment service, 1 page.  |  |  |                |
| <i>Hy</i>                              | RJ                    | Remittance for order sent via Western Union; 1933, 2 pages.   |  |  |                |
| <i>Hy</i>                              | RK                    | Western Union Telegraph Company; 1933, Money Order Message  |  |  |                |
| <i>Hy</i>                              | RL                    | Gift: Money Order for something you really want; 1933, 1 page.  |  |  |                |
| <i>Hy</i>                              | RM                    | Holiday Greeting by Western Union; 1933, 1 page.  |  |  |                |
| <i>Hy</i>                              | RN                    | Western Union Money Transfer, Form 72-A, 1933, 1 page.  |  |  |                |

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| Examiner Signature | <i>[Signature]</i> | Date Considered | <i>21/16/07</i> |
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| Substitute for form 1449A&B/PTO                          |    |    |    | <b>Complete if Known</b>    |                   |
| <b>INFORMATION DISCLOSURE<br/>STATEMENT BY APPLICANT</b> |    |    |    | <i>Application Number</i>   | 10/076,036        |
|  |    |    |    | <i>Filing Date</i>          | February 13, 2002 |
|  |    |    |    | <i>First Named Inventor</i> | Mascavage et al.  |
|  |    |    |    | <i>Art Unit</i>             | 3628              |
|  |    |    |    | <i>Examiner Name</i>        | Sough, Hyung Sub  |
| Sheet  | 19 | of | 20 | Attorney Docket Number      | 020375-002100US   |

| <b>NON PATENT LITERATURE DOCUMENTS</b> |                       |   |  |  |  |                |
|--|-----------------------|---|--|--|--|----------------|
| Examiner Initials*                     | Cite No. <sup>1</sup> | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. |  |  |  | T <sup>2</sup> |
| <i>SH</i>                              | RO                    | Western Union Foreign Transfer Order, Form 72-A, 1933, 1 page.  |  |  |  |                |
| <i>SH</i>                              | RP                    | Western Union Domestic Transfer Order, Form 72-A, 1933, 1 page.   |  |  |  |                |
| <i>SH</i>                              | RQ                    | Western Union Gift Orders: A Practical Answer to the Christmas Gift Problem, 1933, 1 page.  |  |  |  |                |
| <i>SH</i>                              | RR                    | Western Union Gift Orders: The Sensible, Convenient Way to take care of your Christmas Shopping; 1933, 1 page.  |  |  |  |                |
| <i>SH</i>                              | RS                    | Shopping Order by Western Union, 1933, 1 page.  |  |  |  |                |
| <i>SH</i>                              | RT                    | Western Union Shopping Order, 1933, 2 pages.  |  |  |  |                |
|  | RU                    | Western Union Hotel-Motel Reservation Service, 1 page.  |  |  |  |                |
| <i>SH</i>                              | RV                    | bidpay.com: Whois search results; 2003, <a href="http://www.networksolutions.com/en_US/whois/results.jhtml;jsessionid=VZDZVYDD1J">http://www.networksolutions.com/en_US/whois/results.jhtml;jsessionid=VZDZVYDD1J</a> , 2 pages.                                |  |  |  |                |
| <i>SH</i>                              | RW                    | "billserv.com Launches bills.com, an internet Portal for Consumers to Pay All Bills Online at No Cost"; 2000, Business Wire, 2 pages.   |  |  |  |                |
| <i>SH</i>                              | RX                    | First Data Acquires PaySys International; 2001, Press Release, 2 pages.   |  |  |  |                |
|  | RY                    | Luxury Brands LLC: World Famous Brands at Liquidation Process; <a href="http://www.auctionbytes.com/cab/pages/payment">http://www.auctionbytes.com/cab/pages/payment</a> , 3 pages.   |  |  |  |                |
|  | RZ                    | PayPal for the Palm; <a href="http://handheldnews.com/file.asp?ObjectID=5401">http://handheldnews.com/file.asp?ObjectID=5401</a> , 2 pages.   |  |  |  |                |
| <i>SH</i>                              | SA                    | PayPal.com Case Study; <a href="http://fox.rollins.edu/~slackman/PayPal.htm">http://fox.rollins.edu/~slackman/PayPal.htm</a> , 2003, 7 pages.   |  |  |  |                |
| <i>SH</i>                              | SB                    | PayPal-News; <a href="http://www.ndrys.com/paypal.html">http://www.ndrys.com/paypal.html</a> , 2003, 3 pages.   |  |  |  |                |
| <i>SH</i>                              | SC                    | HOFFMAN, Karen Epper; "PayPal Still Running Free"; 2003, Bank Technology News, 3 pages.   |  |  |  |                |
| <i>SH</i>                              | SD                    | LATOURE, Almar; "PayPal Electronic Plan May be on the Money in Years to Come"; 1999, The Wall Street Journal, 2 pages.  |  |  |  |                |

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|--------------------|------------------------|-----------------|-----------------|
| Examiner Signature | <i>Hyung Sub Sough</i> | Date Considered | <i>11/16/07</i> |
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| Substitute for form 1449A&B/PTO                          |    |    |    | <b>Complete if Known</b>      |                   |
| <b>INFORMATION DISCLOSURE<br/>STATEMENT BY APPLICANT</b> |    |    |    | <i>Application Number</i>     | 10/076,036        |
| (use as many sheets as necessary)                        |    |    |    | <i>Filing Date</i>            | February 13, 2002 |
|  |    |    |    | <i>First Named Inventor</i>   | Mascavage et al.  |
|  |    |    |    | <i>Art Unit</i>               | 3628              |
|  |    |    |    | <i>Examiner Name</i>          | Sough, Hyung Sub  |
| Sheet  | 20 | of | 20 | <i>Attorney Docket Number</i> | 020375-002100US   |

| <b>NON PATENT LITERATURE DOCUMENTS</b> |                       |   |  |                |
|--|-----------------------|---|--|----------------|
| Examiner Initials *                    | Cite No. <sup>1</sup> | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. |  |                |
| <i>HS</i>                              | SE                    | PLOTKIN, Hal; "Beam Me up Some Cash"; 1999, Silicon Valley Insider, 3 pages.  |  | T <sup>2</sup> |
| <i>HS</i>                              | SF                    | BONEH, Dan: "Beaming Money by Email is Web's Next Killer App"; 1999, PR Newswire, 4 pages.  |  |                |
|  | SG                    | <del>BidPay: Seller FAQs - Receiving Payments and Using the Money Order Service; 7 pages.</del>   |  |                |
| <i>HS</i>                              | SH                    | STEINER, Ina: "BidPay.com Offers Click and Pay Service for buyers"; 2000, Auction Bytes, 4 pages.   |  |                |
| <i>HS</i>                              | SI                    | STEINER, Ina: "Follow-up to BidPay Article"; 2000, Auction Bytes, 3 pages.  |  |                |
| <i>HS</i>                              | SJ                    | STEINER, Ina: "PayPal Online Payment Service - Another Way to Pay for Auction Items"; 2000, Auction Bytes, 4 pages.   |  |                |
| <i>HS</i>                              | SK                    | STEINER, Ina: "Accepting Credit Cards When You Sell Items: ProPay and Billpoint Payment Services"; 2000 Auction Bytes, 4 pages.   |  |                |
| <i>HS</i>                              | SL                    | WERMER, Sandra; "A million credit card transactions in five hours"; 1997, Primeur, 2 pages.   |  |                |
| <i>HS</i>                              | SM                    | "PaySys signs up four Asian distributors"; 1997 Orlando Business Journal, 3 pages.  |  |                |
|  | SN                    | <del>Products and Services for PaySys, 2 pages.</del>   |  |                |
|  | SO                    | <del>VisionPLUS Consumer Payment Solution Overview, 2 pages.</del>  |  |                |
|  | SP                    | <del>PaySys - company overview, 2 pages.</del>  |  |                |
| <i>HS</i>                              | SQ                    | State of New York Banking Department: Staff Letters and Memoranda; 2000, <a href="http://www.banking.state.ny.us/lo000718.htm">http://www.banking.state.ny.us/lo000718.htm</a> , 2 pages.   |  |                |
| <i>HS</i>                              | SR                    | WIJNEN, Rene; "You've Got Money!"; 2000, Bank Technology News, Vol. 13, No. 6, 4 pages.   |  |                |

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|--------------------|--------------------|-----------------|----------------|
| Examiner Signature | <i>[Signature]</i> | Date Considered | <i>4/16/07</i> |
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| S-1449A<br>Information Disclosure Statement by Applicant<br><i>(use as many sheets as necessary)</i> |   |    |   | <b>Complete if Known</b> |                        |
|  |   |    |   | Application Number       | 10/076,036             |
|  |   |    |   | Filing Date              | February 13, 2002      |
|  |   |    |   | First Named Inventor     | Mascavage, John Joseph |
|  |   |    |   | Art Unit                 | 3628                   |
|  |   |    |   | Examiner Name            | SOUGH, HYUNG SUB       |
| Sheet  | 1 | of | 2 | Attorney Docket Number   | 020375-002100US        |

| <b>U.S. PATENT DOCUMENTS*</b> |                       |                 |                                   |                                |  |  |
|-------------------------------|-----------------------|-----------------|-----------------------------------|--------------------------------|--|--|
| Examiner Initials*            | Cite No. <sup>1</sup> | Document Number |                                   | Publication Date<br>MM-DD-YYYY | Name of Patentee or<br>Applicant of Cited Document | Pages, Columns, Lines,<br>Where Relevant<br>Passages or Relevant<br>Figures Appear |
|                               |                       | Number          | Kind Code <sup>2</sup> (if known) |                                |  |  |
| <i>jsn</i>                    | A1                    | US-5,326,960    |                                   | 07-05-1994                     | Tannenbaum   |  |
| <i>jsn</i>                    | A2                    | US-5,350,906    |                                   | 09-27-1994                     | Brody et al.                                       |  |
| <i>jsn</i>                    | A3                    | US-6,351,739 B1 |                                   | 02-26-2002                     | Egendorf   |  |
|                               | A4                    |                 |                                   |                                |  |  |

| <b>FOREIGN PATENT DOCUMENTS</b> |                       |                           |                     |                                   |                                |   |  |                          |
|---------------------------------|-----------------------|---------------------------|---------------------|-----------------------------------|--------------------------------|---|--|--------------------------|
| Examiner Initials*              | Cite No. <sup>1</sup> | Foreign Patent Document   |                     |                                   | Publication Date<br>MM-DD-YYYY | Name of Patentee or<br>Applicant of Cited<br>Document | Pages, Columns, Lines,<br>Where Relevant<br>Passages or Relevant<br>Figures Appear | T <sup>4</sup>           |
|                                 |                       | Country Code <sup>3</sup> | Number <sup>4</sup> | Kind Code <sup>5</sup> (if known) |                                |   |  |                          |
|                                 | B1                    |                           |                     |                                   |                                |   |  | <input type="checkbox"/> |
|                                 | B2                    |                           |                     |                                   |                                |   |  | <input type="checkbox"/> |
|                                 | B3                    |                           |                     |                                   |                                |   |  | <input type="checkbox"/> |

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| Examiner Signature | <i>John S. Nau</i> | Date Considered | <i>11/16/07</i> |
|--------------------|--------------------|-----------------|-----------------|

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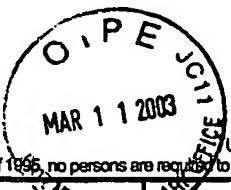
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| Substitute for form 1449B/PTO  |   |    |   | <b>Complete if Known</b>      |                        |
| <b>INFORMATION DISCLOSURE<br/>STATEMENT BY APPLICANT</b><br><i>(use as many sheets as necessary)</i> |   |    |   | <i>Application Number</i>     | 10/076,036             |
|  |   |    |   | <i>Filing Date</i>            | February 13, 2002      |
|  |   |    |   | <i>First Named Inventor</i>   | Mascavage, John Joseph |
|  |   |    |   | <i>Art Unit</i>               | 3628                   |
|  |   |    |   | <i>Examiner Name</i>          | SOUGH, HYUNG SUB       |
| Sheet  | 2 | of | 2 | <i>Attorney Docket Number</i> | 020375-002100US        |

| <b>NON PATENT LITERATURE DOCUMENTS</b> |                       |   |  |                |
|--|-----------------------|---|--|----------------|
| Examiner Initials *                    | Cite No. <sup>1</sup> | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. |  | T <sup>2</sup> |
| ✓                                      | C1                    | AUTHOR UNKNOWN "Online Payment Services" www.auctionbytes.com/cab/pages/payment, compiled Nov. 2002, 3 pages.   |  |                |
| ✓                                      | C2                    | AUTHOR UNKNOWN "PayPal News", www.andrys.com/paypal.html, published prior to 2003, 3 pages.   |  |                |
| ✓                                      | C3                    | AUTHOR UNKNOWN "PayPal.com Case Study" http://fox.rollins.edu/~slackman/paypal.htm, 2001, 6 pages.  |  |                |
| ✓                                      | C4                    | BONEH, DAN "Beaming Money by Email is Web's Next killer App", PR Newswire, 16 Nov. 1999, pp. 1-4.   |  |                |
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| ✓                                      | C11                   | WIJNEN, RENE "You've Got Money!", Bank Technology News, June 2000, pp. 1-4, Vol. 13, Issue 6, New York.   |  |                |
| ✓                                      | C12                   |   |  |                |

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| Examiner Signature |  | Date Considered | 11/16/07 |
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STATEMENT BY APPLICANT**

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Sheet

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of

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Application Number

10/076,036

Filing Date

February 13, 2002

First Named Inventor

Mascavage, John Joseph, et. al.

Art Unit

2165

Examiner Name

Unassigned

Attorney Docket Number

020375-002100US

| U.S. PATENT DOCUMENTS |                       |   |                                |  |   |
|-----------------------|-----------------------|---|--------------------------------|--|---|
| Examiner              | Cite No. <sup>1</sup> | Document Number<br>Number Kind Code <sup>2</sup> (if known) | Publication Date<br>MM-DD-YYYY | Name of Patentee or<br>Applicant of Cited Document | Pages, Columns, Lines, Where<br>Relevant Passages or Relevant<br>Figures Appear |
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|                       | AD                    | US-   |                                |  |   |
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|                       | AG                    | US-   |                                |  |   |
|                       | AH                    | US-   |                                |  |   |
|                       | AI                    | US-   |                                |  |   |
|                       | AJ                    | US-   |                                |  |   |

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| Examiner Initials*       | Cite No. <sup>1</sup> | Foreign Patent Document   |  | Name of Patentee or<br>Applicant of Cited Document | Pages, Columns, Lines,<br>Where Relevant<br>Passages or Relevant<br>Figures Appear |
|                          |                       | Country Code <sup>3</sup> | Number <sup>4</sup><br>Kind Code <sup>5</sup> (if known) |  |  |
|                          | AK                    |                           |  |  | <input type="checkbox"/>   |
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| OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS |                       |   |                |
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| Examiner Initials *                               | Cite No. <sup>1</sup> | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T <sup>2</sup> |
|   | AP                    |   |                |
|   | AQ                    |   |                |
|   | AR                    |   |                |

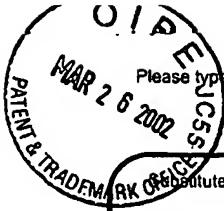
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| Examiner Signature |  | Date Considered | 11/16/07 |
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<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet

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of

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| Complete If Known      |                             |
|------------------------|-----------------------------|
| Application Number     | 10/076,036                  |
| Filing Date            | February 13, 2002           |
| First Named Inventor   | Mascavage, III, John Joseph |
| Group Art Unit         | 2165                        |
| Examiner Name          |                             |
| Attorney Docket Number | 020375-002100US             |

| U.S. PATENT DOCUMENTS |                       |                      |                                      |   |   |  |
|-----------------------|-----------------------|----------------------|--------------------------------------|---|---|--|
| Examiner Initials *   | Cite No. <sup>1</sup> | U.S. Patent Document |                                      | Name of Patentee or Applicant of Cited Document | Date of Publication of Cited Document<br>MM-DD-YYYY | Pages, Columns, Lines,<br>Where Relevant<br>Passages or Relevant<br>Figures Appear |
|                       |                       | Number               | Kind Code <sup>2</sup><br>(if known) |   |   |  |
| AA                    | 5,220,501             |                      |                                      | Lawlor, et al.                                  | 06-15-1993  | RECEIVED   |
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| AQ                    |                       |                      |                                      |   |   |  |
| AR                    |                       |                      |                                      |   |   |  |
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| FOREIGN PATENT DOCUMENTS |                       |                         |                     |                                      |   |   |
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| Examiner Initials *      | Cite No. <sup>1</sup> | Foreign Patent Document |                     |                                      | Name of Patentee or Applicant of Cited Document | Date of Publication of Cited Document<br>MM-DD-YYYY |
|                          |                       | Office <sup>3</sup>     | Number <sup>4</sup> | Kind Code <sup>5</sup><br>(if known) |   |   |
| Z                        | AU                    | EP                      | 1 077 436           | A2                                   | Citicorp Development Center, Inc.               | 02-21-2001  |
| Z                        | AV                    | PCT                     | WO 00/67177         | A2                                   | X.com Corp.                                     | 11-09-2000  |
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